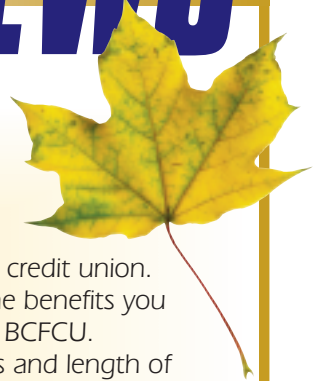




**BlueChip**FCU

FALL 2007

# BLUES NEWS



## Member Loyalty Program

Blue Chip FCU began in 1948 as a credit union for the railroaders of RDG Harrisburg. Thanks to your loyalty, the credit union has grown financially. You have shown faith in Blue Chip FCU through your deposits and loans. We appreciate this loyalty and friendship! We are introducing our **Member Loyalty Program** to provide you, our loyal member, with even more reasons to maintain your credit union membership, and to continue using BCFCU's products and services. Our Member Loyalty Program is designed to reward you –

for choosing to do business with the credit union. These rewards are over and above the benefits you already enjoy as a member/owner of BCFCU.

Based on your number of services and length of membership (primary member/borrower), you may be entitled to loan interest rate reductions OR certificate of deposit rate increases.

Ask one of the credit union staff about this exciting new program.

This offer may not be combined with any other promotional offer and/or rate discount. Member Loyalty discounts are available on new loans and certificates only. Discounts are not available on VISA® credit cards, Student or Plus loans or Home Equity Lines of Credit.

## “WHAT CAN A DOLLAR DO?”

Pull a dollar out of your wallet these days and frankly, there's not much you can do with it. In fact, with the spread of fancy coffee specialty shops, it's darn near impossible to even get a good cup of coffee for a buck.



But here at Blue Chip FCU, your buck, along with others from your fellow members, can do something special, something powerful. It can make a difference in defending the credit union option for yourself and millions of hard-working Pennsylvanians who need the services and assistance provided by credit unions.

In 1998, credit unions won a tremendous political victory with the passage of the Credit Union Membership Access Act. The Act preserved the right of most consumers to choose credit unions for their financial business.

It was passed in spite of vigorous, well-funded opposition by powerful banking lobbyists, committed to eliminating credit unions as a viable consumer option. The only way this was done was through an

extraordinary outpouring of support by members on behalf of credit unions in Congressional districts across the country.

But calls and letters are only a part of the

political equation. We must also assist credit union-friendly candidates by providing an important political resource: campaign funds and grassroots campaign support. For the credit union movement, this is done through the Pennsylvania Credit Union Association Legislative Action Committee (PACULAC).

Blue Chip FCU (as a corporation) is prohibited by law from making political contributions. That's why, as individual members, your contribution to PACULAC is so important.

PACULAC promotes the support of pro-credit union candidates to the U.S. Congress and Senate through political action committee contributions and grassroots efforts. It serves as a focal point for organizing credit union political contributions so that contributions go to candidates who've shown an understanding of credit unions and credit union issues.

You can contribute to PACULAC through the

**(Continued on page 2)**



## A Note from the President ...

We are moving into one of the prettiest seasons in central Pennsylvania. Even though fall means that the cold winter season is on its way, I still love this time of the year - the vibrant colors of the leaves, the crisp fall air and all of the fall fruits and vegetables.

The credit union has had a very good year, thanks (as always) to your loyalty and business. Our shares and loans are growing; membership has been increasing. I believe that's because of you - you are the one that tells your family members and co-workers about Blue Chip. We hope you continue to **Be a Friend; Tell a Friend.**

I would like to encourage you to use the following services since they are free and easy to use:

- Our Internet branch, **BCFCU Online** gives you access to your account 24x7. You can transfer funds, review your account history, even download the history into Quicken or Microsoft Money.
- **Electronic Bill Pay** lets you pay your bills without writing out checks, buying stamps, making sure they are mailed on time. It is one of the easiest services we have offered. Those members who use it are giving it high praises. The last service I would like to promote is one that helps you and Blue Chip.
- If you are using, or plan to sign up for, our Internet branch **BCFCU Online**, I encourage you to also sign up for **E-Statements**. First of all, you won't have to wait for your monthly or quarterly statement to arrive via mail. You will simply get an email telling you that your statement is ready to be reviewed. (I normally get my notification within an hour after month-end processing is complete.) You simply log onto to **BCFCU Online**, click on the Statement tab; you will see your credit union statements listed in date order, the most recent one is listed first. Open up the statement, and either print it out or save it to your computer.

Please contact one of the staff for more information on any of these services.

Have a great fall and upcoming holidays. Enjoy your family and friends. Keep our service men and women in your prayers. God Bless. —Mary Lynn (Tylanda)

## VISA® Gift Cards

With our new Gift Cards, your gift giving worries will disappear!  
Experience the magic of a Gift Card.  
See one of our staff today!

### "WHAT CAN A DOLLAR DO?" (cont.)

Deduct-a-Buck program. This program is an easy, affordable method for members to show their support for credit unions and those that have championed them in Congress. You can contribute a dollar per pay to PACULAC. **Please ask one of the credit union staff for a Deduct-a-Buck Authorization Form.** And remember, you can cancel your deduction at any time by notifying your credit union in writing, or in person.

"Deduct-a-Buck," like credit unions themselves, is based on the idea of cooperative effort, of individuals united to produce a common good. Its success hinges on the involvement of many to produce the amounts needed to raise our voices above the din in Washington, D.C.

So the next time you wonder what a buck can do, think about what your credit union has done for you, and ask yourself if that's worth at least a cup of coffee.

We encourage your support, but your decision to contribute is personal, confidential, and voluntary. One dollar per pay is merely a suggested contribution amount. You can give more or less. Your contributions are not tax deductible. Blue Chip FCU will not favor or disadvantage any member by reason of the amount of their contribution or their decision not to contribute.

## Bonus Book 2008

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## INTRODUCING THE NEWEST MEMBER TO OUR BCFCU TEAM

It's my pleasure to introduce myself to you. My name is **Todd Plummer**, and I am a third generation member of the credit union. I live in Palmyra PA with my wife, Stephanie and two boys Jeremy and Justin, ages 8 and 5. In an effort to expand services offered from the credit union, my company, Wealth Management will be offering services to Blue Chip FCU members. I offer financial planning, property and casualty insurance, and health, life, disability and Medicare supplement insurance. I am very excited about being able to offer these services to other members. Much like Blue Chip, I strive to exceed the expectations of my clients. So next time you are in the credit union, if you are interested in finding out about the services that I can offer you, please ask one of the staff.

I will be at the credit union on the first Thursday of every month and am available to meet you there or in your home by appointment. I look forward to meeting you and being of service in any way that I can.



Securities and advisory services offered through National Planning Corporation (NPC), member NASD, SIPC, a Registered Investment Advisor.

**Blue Chip FCU, Wealth Management and NPC are separate and unaffiliated companies.**

## BCFCU'S POLICY ON CHECK CASHING AND CHECK HOLDS

Effective Date: November 1, 2007

Blue Chip FCU has a check hold policy that enables us to protect the financial interests of both the credit union and you, our valuable members. With today's advanced technology, we are seeing an increase of fraud, scams and identity theft through counterfeit and stolen checks. Our check hold policy allows us to make sure funds are available prior to payment so the risk to the membership and the credit union is minimized.

While Blue Chip FCU prides itself in keeping our costs low on our credit union services, these services are jeopardized when fraudulent expenses are incurred. **We appreciate your business and thank you for your understanding and patience in this matter!**

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, federal holidays and any other day that we are closed. Our policy is to make funds from your check deposits up to \$5,000 available to you on the second business day for local checks and the fifth business day for non-local checks. For checks greater than \$5,000, we will delay the availability until the fifth business day for local checks and the seventh business day for non-local checks. Regardless of the above circumstances, in all cases the first \$200 of all deposits will be made available on the date of deposit.

**Remember, all funds from the following types of deposits will be available on the day of deposit:**

- Cash
- Electronic deposits and wire transfers
- Cashier, Official, Certified checks up to \$5,000
- USPS money orders (payable to the account holder) up to \$5,000
- Payroll checks from one of the credit union's Select Employee Groups

Longer Delays May Apply

We may extend the hold period for one or more of the following reasons:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$5,000 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months;
- There is an emergency, such as a failure of communication or computer failure

We will notify you if we delay your ability to withdraw funds for any of these reasons, and will tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you left the premises, we will mail you the notice no later than the day after we receive your deposit.

**New member accounts have special rules that apply during the first thirty days.**



**We are happy to announce that the Railroad Retiree Club of PA is now part of our credit union family. All members, their family members and volunteers of the club can now enjoy the many benefits of Blue Chip Federal Credit Union. WELCOME!!**

**HOW TO REACH US**

**OFFICE:**

Local 717-564-3081  
Toll Free 800-78BCFCU (782-2328)  
Fax 717-564-1469

**TELLER 24:**

Local 717-564-0699  
Toll Free 800-784-8840

**VISA CARD INFORMATION**

1-800-784-8840

[www.bluechipfcu.org](http://www.bluechipfcu.org)

**PHONE SERVICE HOURS**

Monday, Tuesday & Thursday 8:30 am - 4:30 pm  
Wednesday 9:00 am - 4:30 pm  
Friday 8:00 am - 4:30 pm

**LOBBY HOURS**

Mon. & Tues. 8:30 am - 4:30 pm  
Wednesday 9:00 am - 4:30 pm  
Thursday 8:00 am - 5:00 pm  
Friday 8:00 am - 6:00 pm

**2007-08 Holiday Closings**

Monday, November 12 ..... Veterans Day  
Thursday & Friday, November 22 & 23 ..... Thanksgiving  
Monday, December 24 - Christmas Eve - Close at 1:00pm  
Tuesday, December 25 ..... Christmas Day  
Monday, December 31 - New Year's Eve - Close at 1:00pm  
Tuesday, January 1 2008 ..... New Year's Day

**You Make the Difference at BCFCU!**

**We enjoy providing you with the best products and the friendliest service.**

**We would like to do the same for your family and friends,  
So... Be a Friend, Tell a Friend  
about the Blue Chip Federal Credit Union!**



5050 Derry Street • Harrisburg, PA 17111



**Large enough to  
meet your needs...  
Small enough to  
know your name**